

a1
cont'd
providing an option for a user to specify additional limitations other than the
specific merchant to the limitations on the limited use credit card number.

a2
8. (Amended) In a financial transaction system capable of using at least one limited
use credit card number that is deactivated upon a use-triggered condition which occurs
subsequent to assignment of the at least one credit card number, a method of conducting a
transaction involving the limited use credit card comprising the steps of:

initiating a transaction by a customer presenting a limited use credit card number to
a merchant;

routing said limited use credit card number to a central processing system; and

determining whether said limited use credit card number has been deactivated
because at least one use-triggered condition has been satisfied.

Please add new claims 22-28 as follows:

a3
~~22. (New) In a financial transaction system capable of using at least one limited
use credit card number that is deactivated upon a use-triggered condition which occurs
subsequent to assignment of the at least one limited use credit card number and which is
associated the master account number of a user, a method of activating the limited use
credit card number for only user-defined limited uses comprising the steps of:~~

sending to a user from a limited use credit card number issuer a limited use credit card number which is not yet activated;

receiving acknowledgment of delivery by the user of the limited use credit card number which is not yet activated; and

communicating with a limited use card number card issuer to activate the limited use credit card number before it can be used in a transaction, wherein the properties of said activation are defined by the user, and the card is only activated for user-defined limited uses.

23. (New) The method of claim 22, wherein said limited uses are one or more user-defined uses selected from a group consisting of: a specific time period, a specific merchant, a specific group of merchants, a specific type of transaction, and a specific number of transactions.

24. (New) The method of claim 22, wherein said sending step includes sending to the user a software package from the card issuer along with a unique personal validity limited credit card number, said software package facilitating completion of a form on a merchants web page.

25. (New) The method of claim 22, wherein said communication step includes:
activating activation-limited credit card software using a user identification to
identify the user with the card issuer;
requesting activation of a limited use credit card for use with a merchant as
identified by a merchant identification number; and
providing an option for a user to define additional uses other than the specific
merchant to the limited uses permitted for the limited use credit card number.

26. (New) The method of claim 22, further comprising the steps of:
receiving by a merchant a limited use credit card number;
processing by a merchant the received limited use credit card number in a
transaction as any other credit card number;
passing the transaction through to the card issuer's processing system;
requesting authorization of the transaction at a processing system for a card issuer
against the associated user-defined limited uses; and
deactivating the limited use credit card number by the card issuer when a user-
defined use-triggered condition is present.

27. (New) The method of claim 22, further comprising the steps of:
deactivating the limited use credit card number by the card issuer when a user-defined use-triggered condition is present;
communicating with the card issuer to reactivate the limited use credit card number to be used in one or more additional transactions subsequent to the deactivating step; and
reactivating the limited use credit card number with associated user-defined limited uses.

28. (New) The method of claim 27, wherein the user-defined limited uses of the reactivated limited use credit card number are different from the user-defined limited uses of the activated limited use credit card number.
